

prohibits phishing, and by that I mean phishing with a "P-H," not the kind that Minnesota is famous for. We are referring here to mass e-mail communications falsely claiming to be from the IRS that can lead to identity theft and have victimized too many Americans.

The bill also requires the IRS to notify taxpayers when there is an unauthorized use of the taxpayer's identity. This will help taxpayers take steps to clear their names quickly if and when their identity is stolen.

Another commonsense provision of this bill allows the IRS to return funds directly to a taxpayer's retirement account if the IRS improperly levied fines from that account.

One provision, Mr. Speaker, that received considerable attention in the committee deals with refund anticipation loans. I mentioned in the committee that while I certainly understand the motivation behind the provision and the belief that the IRS should not be a facilitator for predatory loans, I am concerned because the bill does not define "predatory"; but I trust, Mr. Speaker, that will be clarified in the conference.

I also hope we are not inadvertently making this problem worse by denying lenders information on "debt indicators" so that the provision increases the risk that a lender will not be reimbursed by the taxpayer's refund. This could cause lenders to increase fees and interest rates even further, making taxpayers pay even more for early access to their refunds. While I am not opposed to the provision, this should be addressed in the conference.

I strongly support another provision in the bill which would encourage the IRS to do more to ensure that taxpayers entitled to receive earned income credit refunds actually receive them.

Mr. Speaker, as we all know, the earned income credit is one of our most effective antipoverty tools for working families. This provision certainly deserves our strong support.

Mr. Speaker, I am also very pleased that the committee adopted my amendment to prevent tax fraud by prison inmates. This amendment is based on legislation that Chairman LEWIS and I introduced in the last Congress in response to a hearing we held in 2005. This hearing revealed massive tax fraud going on within the walls of our Nation's prisons. In fact, the IRS testified that 15 percent of all tax fraud in the United States is committed by prison inmates while in prison. Tax fraud in any form is obviously unacceptable and illegal; but it is particularly outrageous and egregious when it is committed by prison inmates who are supposed to be paying their debt to society, not bilking taxpayers.

For example, we heard testimony, Mr. Speaker, from one inmate who had swindled taxpayers to the tune of \$3.5 million in false tax return claims, and this was not an isolated incident.

While the IRS is able to detect some inmate tax fraud, far too much of it falls through the cracks. And, unfortunately, the IRS is prohibited by current law from sharing information with prison officials that would allow those officials to punish and stop this fraud.

My amendment, and I appreciate the chairman's support of this amendment, my amendment would allow the IRS to disclose information to Federal prison officials to help them stop the tax fraud that is occurring right under their noses within the walls of Federal prisons. I hope in time this commonsense provision can also be extended to include State prisons.

Mr. Speaker, it is truly fitting that in a bill entitled the Taxpayer Protection Act we protect honest taxpayers from such blatant, outrageous fraud that is being committed by some prison inmates.

Mr. Speaker, I urge my colleagues to protect taxpayers and support this legislation.

Mr. Speaker, I reserve the balance of my time.

Mr. LEWIS of Georgia. Mr. Speaker, I thank my friend, my colleague, the ranking member, for all of his help and support in bringing this legislation before us today.

GENERAL LEAVE

Mr. LEWIS of Georgia. Mr. Speaker, I ask unanimous consent to give Members 5 legislative days to revise and extend their remarks on the bill, H.R. 1677.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Georgia?

There was no objection.

Mr. LEWIS of Georgia. Mr. Speaker, I yield 3 minutes to the gentleman from North Dakota (Mr. POMEROY), a member of the committee.

Mr. POMEROY. Mr. Speaker, I want to commend my friend, the chairman of the Oversight Subcommittee, the former chairman, now ranking member of the Oversight Subcommittee, for bringing this bipartisan bill to the floor.

There are a couple of features I wish to speak to: one, we prohibit use of misleading Internet names. I want to show you why I think that is important.

This is Departmentofthetreasury.com. You pull it up and it looks like an official Web page of the Federal Government. However, the second page on this same domain name shows Departmentofthetreasury.com is for sale. Basically, departmentofthetreasury.gov is the protected government name, and dot-com is a private name that preys upon the public believing they are communicating with the Federal Government, and they are not.

Now, I think we ought to take some exception to the marketing "Departmentofthetreasury.com is for sale." That is a public name. It is owned by the American people. You can't sell something you don't own,

and that is a name appropriately reserved reflecting the Department of Treasury of this country, and nobody should be allowed to make a plug nickel on it.

Here is some body of information showing just how lucrative it might be for those who want to prey upon the public using Federal names. There is a domain site called IRS.com, and inconceivably to me, they rang the bell as some prized business concern in the American Stock Exchange this morning. Well, I think a business that preys upon the public with misleading domain names is no business you want to celebrate in ringing the bell of a great stock exchange.

In fact, public reports, as reported in the New York Times today, show that their revenues jumped from \$17.5 in 2005 to \$25.6 million after IRS.com paid \$12.9 million for that domain name. I have pulled up IRS.com. Some would say there is clear disclosure; this is not a public site. IRS.com has IRS. It has tax information, and in little tiny, flyspeck language it has the disclosure. It is deliberately built to deceive, and in fact one survey showed that 40 percent of those accessing the site thought it was a Federal site. And even after seeing it, one-third thought it was a Federal site. But they use this site to market information to taxpayers.

Just to conclude, the business plan of these enterprises to get people to the site, they then have other services offered on the site. The domain holder, IRS.com, is paid for each link accessed by a member of the public. Some of the things sold on that site represent very low value: refund anticipation loans or expensive tax preparation services. This is a fraud on the public, and we ought to put an end to it.

I also appreciate what we are doing, turning up the heat on these refund anticipation loans, or RALs. To me, they represent an exceedingly poor value to the American public. In fact, such a poor value that I can't believe people are accessing them if they knew the facts and knew the costs. The commissioner has identified some of the practices as predatory lending in testimony to the committee. I like giving the Treasury Department authority to deal with people engaged in predatory lending practices. I urge passage of the bill.

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Mr. RAMSTAD. Mr. Speaker, I reserve the balance of my time.

Mr. LEWIS of Georgia. Mr. Speaker, I yield 2 minutes to the gentleman from Pennsylvania (Mr. CARNEY).

Mr. CARNEY. Mr. Speaker, I thank Mr. LEWIS for his leadership on this very important bill that we are discussing today.

I rise today in support of the Taxpayer Protection Act of 2007. I have spent the last 2 weeks in northeast and central Pennsylvania hearing from families in my district about matters